

UNITED STATES BANKRUPTCY COURT  
Southern DISTRICT OF New York  
White Plains

In Re. Michael T. Doyle                                  Case No. 19-23231  
\_\_\_\_\_  
§  
§  
§  
§  
Debtor(s)    §  
\_\_\_\_\_  
□ Jointly Administered

## **Monthly Operating Report**

Chapter 11

Reporting Period Ended: 10/31/2023                          Petition Date: 06/28/2019  
Months Pending: 53    Industry Classification: 0 | 0 |      |      |  
Reporting Method: Accrual Basis  Cash Basis   
Debtor's Full-Time Employees (current): 0  
Debtor's Full-Time Employees (as of date of order for relief): 0

### **Supporting Documentation** (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- Statement of cash receipts and disbursements
- Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- Statement of operations (profit or loss statement)
- Accounts receivable aging
- Postpetition liabilities aging
- Statement of capital assets
- Schedule of payments to professionals
- Schedule of payments to insiders
- All bank statements and bank reconciliations for the reporting period
- Description of the assets sold or transferred and the terms of the sale or transfer

/S/  
\_\_\_\_\_  
Signature of Responsible Party  
12/07/2023  
Date

Michael T. Doyle  
\_\_\_\_\_  
Printed Name of Responsible Party

32 Linden Court, New City, NY 10956  
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<b>Part 1: Cash Receipts and Disbursements</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Cash balance beginning of month	\$4,953	
b. Total receipts (net of transfers between accounts)	\$17,695	\$0
c. Total disbursements (net of transfers between accounts)	\$17,901	\$0
d. Cash balance end of month (a+b-c)	\$4,746	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$17,901	\$0

<b>Part 2: Asset and Liability Status</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input checked="" type="checkbox"/> Market <input type="checkbox"/> Other <input checked="" type="checkbox"/> (attach explanation))	\$0
d. Total current assets	\$0
e. Total assets	\$0
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$0
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$0
n. Total liabilities (debt) (j+k+l+m)	\$0
o. Ending equity/net worth (e-n)	\$0

<b>Part 3: Assets Sold or Transferred</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

<b>Part 4: Income Statement (Statement of Operations)</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>	<b>Cumulative</b>
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

**Part 5: Professional Fees and Expenses**

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Barr Legal	Lead Counsel	\$0	\$0	\$0	\$0
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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
<i>Itemized Breakdown by Firm</i>						
	Firm Name	Role				
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c.	All professional fees and expenses (debtor & committees)						

**Part 6: Postpetition Taxes**

	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

**Part 7: Questionnaire - During this reporting period:**

- |  |   |
|--|---|
| a. Were any payments made on prepetition debt? (if yes, see Instructions)  | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| c. Were any payments made to or on behalf of insiders?   | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| d. Are you current on postpetition tax return filings?   | Yes <input checked="" type="radio"/> No <input type="radio"/>   |
| e. Are you current on postpetition estimated tax payments?   | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| f. Were all trust fund taxes remitted on a current basis?  | Yes <input checked="" type="radio"/> No <input type="radio"/>   |
| g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions)                         | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| h. Were all payments made to or on behalf of professionals approved by the court?                                    | Yes <input checked="" type="radio"/> No <input type="radio"/> N/A <input type="radio"/>                           |
| i. Do you have:  |   |
| Worker's compensation insurance?   | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| If yes, are your premiums current?   | Yes <input checked="" type="radio"/> No <input type="radio"/> N/A <input type="radio"/> (if no, see Instructions) |
| Casualty/property insurance?   | Yes <input checked="" type="radio"/> No <input type="radio"/>   |
| If yes, are your premiums current?   | Yes <input checked="" type="radio"/> No <input type="radio"/> N/A <input type="radio"/> (if no, see Instructions) |
| General liability insurance?   | Yes <input checked="" type="radio"/> No <input type="radio"/>   |
| If yes, are your premiums current?   | Yes <input checked="" type="radio"/> No <input type="radio"/> N/A <input type="radio"/> (if no, see Instructions) |
| j. Has a plan of reorganization been filed with the court?   | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| k. Has a disclosure statement been filed with the court?   | Yes <input type="radio"/> No <input checked="" type="radio"/>   |
| l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930?                             | Yes <input type="radio"/> No <input checked="" type="radio"/>   |

**Part 8: Individual Chapter 11 Debtors (Only)**

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$17,695
d. Total income in the reporting period (a+b+c)	\$17,695
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$17,901
h. All other expenses	\$0
i. Total expenses in the reporting period (e+f+g+h)	\$17,901
j. Difference between total income and total expenses (d-i)	\$-207
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input checked="" type="checkbox"/>

**Privacy Act Statement**

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: [http://www.justice.gov/ust/eo/rules\\_regulations/index.htm](http://www.justice.gov/ust/eo/rules_regulations/index.htm). Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

**I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.**

/S/

Signature of Responsible Party

Debtor

Title

Michael T. Doyle

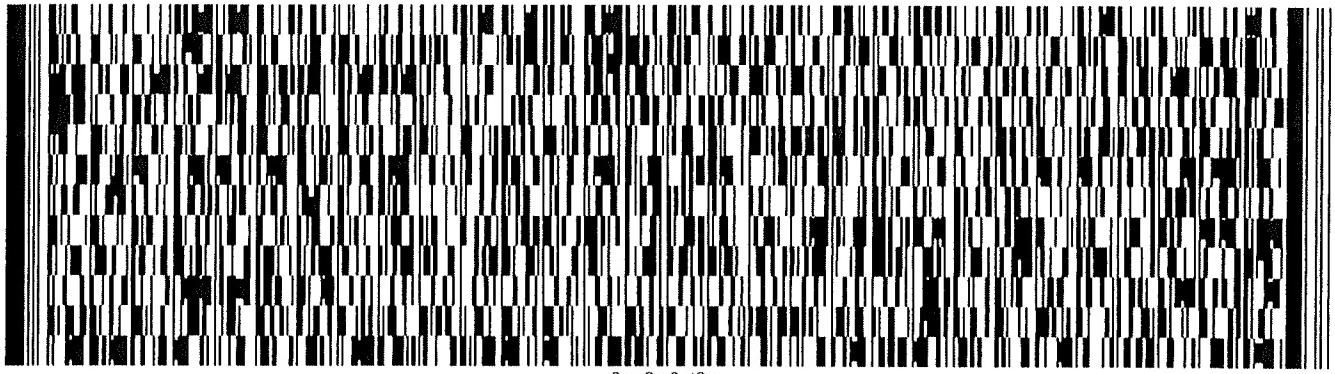
Printed Name of Responsible Party

12/07/2023

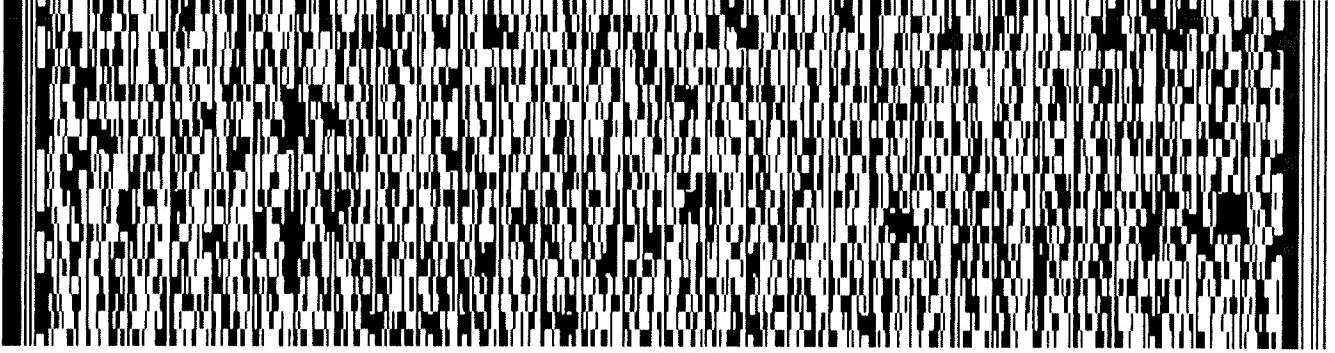
Date

Debtor's Name Michael T. Doyle

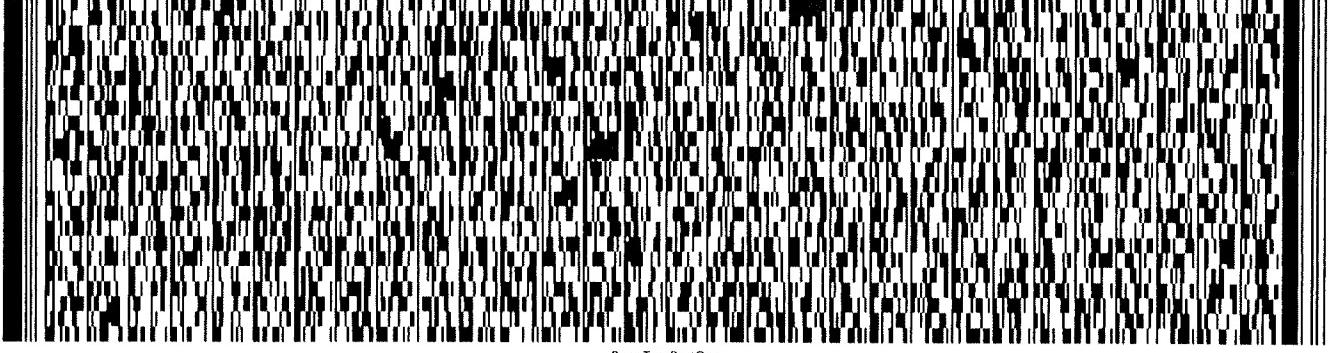
Case No. 19-23231



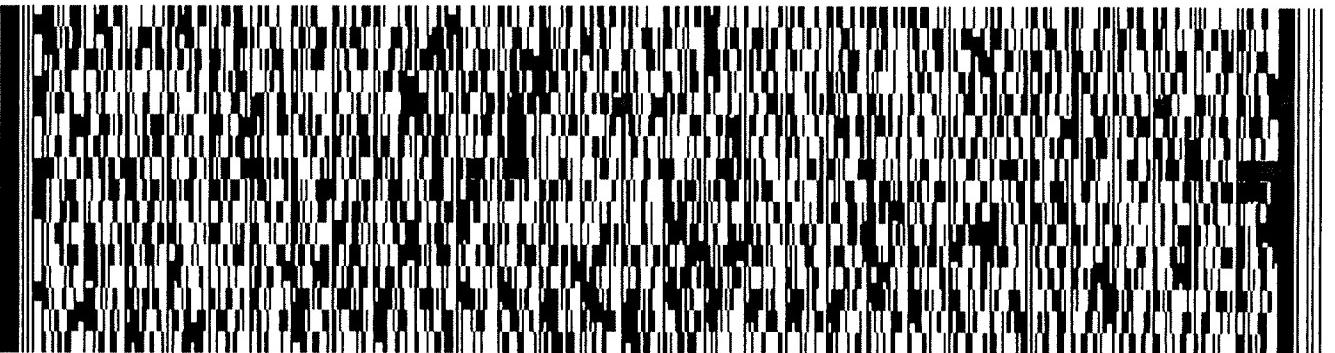
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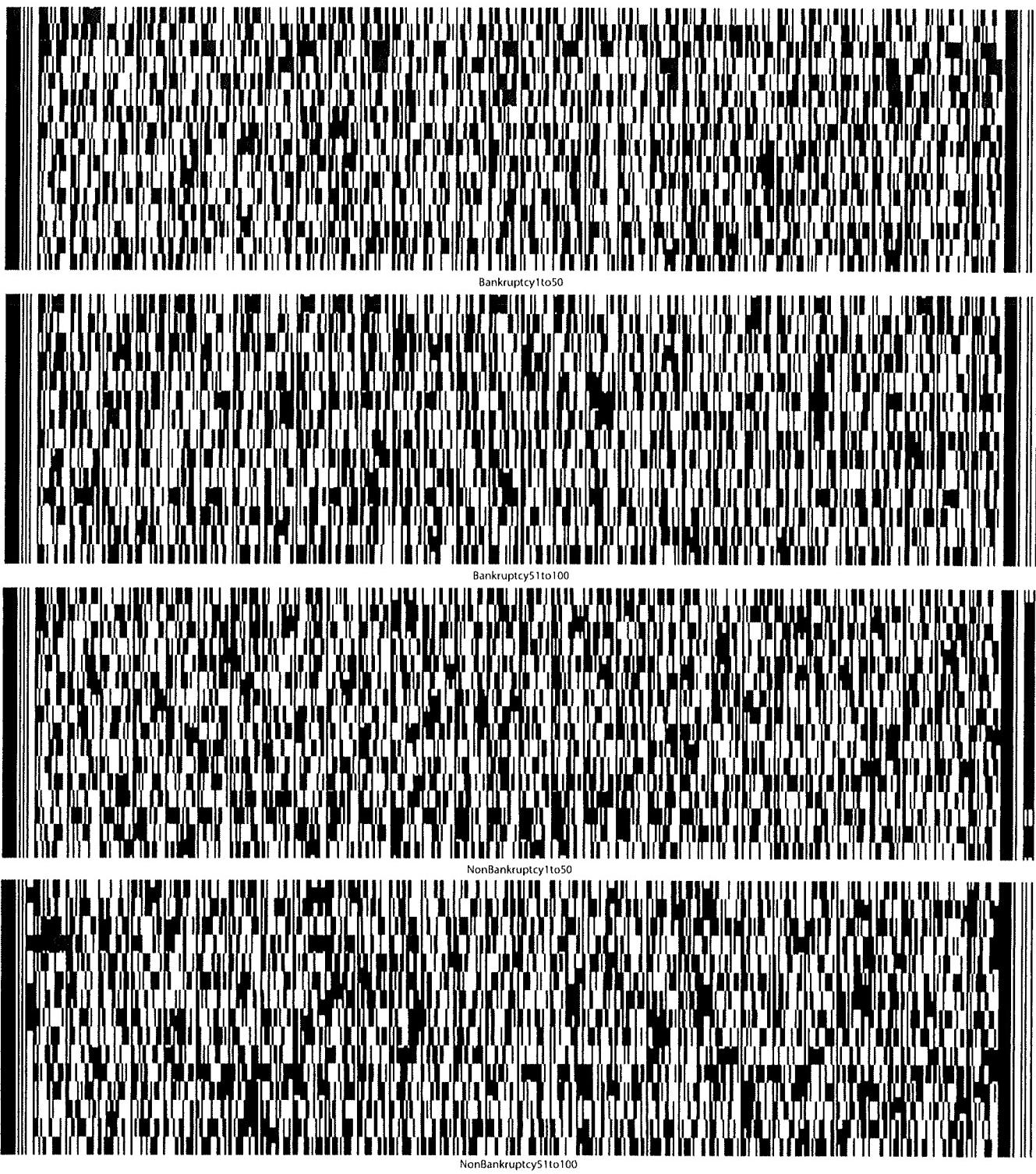
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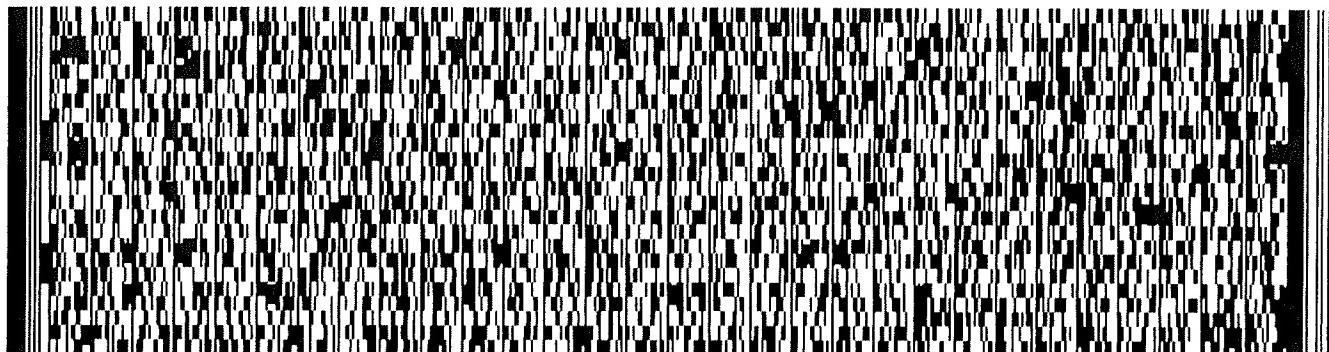
Debtor's Name Michael T. Doyle

Case No. 19-23231

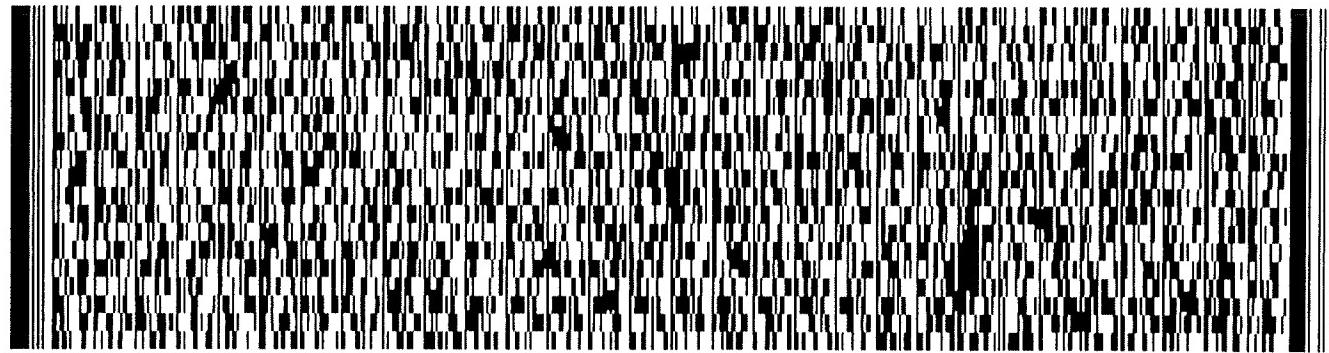


Debtor's Name Michael T. Doyle

Case No. 19-23231



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PageFour

OCTOBER 2023

MICHAEL T. DOYLE

Case Number: 18-23231-mhd

Operating Statement

Period -

Balance Forward 4953.39  
Deposits 17694.56  
Total Income:

Expenses

Auto Payment	\$ 513.00
Auto Repairs	\$ 662.49
Bank Charges	\$
Cable/Internet	\$ 287.10
Cellphone/Telephone	\$
Clothing	\$
<b>CREDIT CARS</b>	<b>\$ 1536.94</b>
Continuing Education	\$
Donations	\$
Dry Cleaning	\$
Entertainment	\$ 87.28
Food	\$ 755.82
Health Insurance	\$ 767.23
Gas/tolls	\$ 125.73
Insurance Liability	\$
Insurance Life	\$
Medical/Veterinary	\$ 82.50
Mortgage	\$ 6423.15 + 4476.00
Office Supplies	\$
Parking	\$
Personal Hygiene	\$ 282.86
Postage	\$
Property Repair*	\$ 1672.32
Utilities	\$ 228.44
U.S. Trustee	\$
<b>Total Expenses:</b>	<b>\$ 17,901.48.</b>

Citibank Client Services 000  
PO Box 6201  
Sioux Falls, SD 57117-6201

010/R1/04F000

000  
CITIBANK, N. A.  
Account  
5020

KAREN A DOYLE  
32 Linden Ct  
New City NY

10956-5528

Statement Period  
Oct 1 - Oct 31, 2023

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## BASIC BANKING PACKAGE AS OF OCTOBER 31, 2023

### Relationship Summary:

Checking	\$4,746.47
Savings	----
Investments (not FDIC Insured)	----
Loans	----

Citi is providing you with an important notice describing changes in terms to your account(s) associated with Citi's introduction of simplified banking. If you are a paperless client, you may review this notice online by visiting [www.citi.com/accountagreementsandnotices](http://www.citi.com/accountagreementsandnotices) and clicking on Simplified Banking Consumer Deposit Account Agreements, Simplified Banking Fact Sheet, and Notices, to view the notice.

Citi's general policy is to make funds available from your check deposits no later than the next business day after the business day of deposit. Should we apply longer delays in accordance with our standard schedule, the following enhancements are effective October 21, 2023: the first \$225 of our total check deposits on a business day will be available next business day; amounts of \$5,525 or less will be available on the second business day; and amounts above \$5,525 available on the third business day.

## BASIC BANKING PACKAGE FEES

Regular Checking Fees	Your Fees this Statement Period	
Monthly Service Fee*	\$12.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.50	None

\*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

## CHECKING ACTIVITY

### Regular Checking

6875865020

Beginning Balance: \$4,953.39  
Ending Balance: \$4,746.47

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/03	Mobile Deposit		1,169.51	
10/03	Mobile Deposit		1,407.91	
10/03	ACH Electronic Debit New York Quality Fidelis Ca	30.00		
10/03	ACH Electronic Debit New York Quality Fidelis Ca	737.23		
10/03	Debit PIN Purchase STP&SHPFUEL0596 N MAIN NEW CITY 00YUS00155	30.37		
10/03	Mobile Purchase Sign Based 10/01 10:08p #9076 Microsoft*Ultimate 1 M Redmond WA 23275	18.41		
10/03	Debit Card Purchase 09/30 10:14a #9076 DUNKIN' MOBILE CANTON MA 23275	25.00		6,689.80
10/04	Debit Card Purchase 10/02 09:16a #9076 FOX PEST CONTROL - BRE BREWSTER NY 23276	172.32		6,517.48
10/05	Debit Card Purchase 10/04 06:19a #9076 The Journal News 8884260491 IN 23277	4.99		
10/05	Debit Card Purchase 10/02 07:34a #9076 DUNKIN' MOBILE CANTON MA 23277	25.00		6,487.49
10/06	ACH Electronic Debit MACYS AUTO PYMT	237.85		
10/06	Debit Card Purchase 10/04 03:52p #9076 BAILEY'S SMOKEHOUSE TW NEW CITY NY 23278	83.72		6,165.92
10/10	Mobile Deposit		1,169.51	
10/10	Mobile Deposit		1,407.91	
10/10	Debit Card Purchase 10/05 09:54a #9076 MYSCHOOLACCT*LESSINGSF GREAT RIVER NY 23279	9.50		
10/10	Mobile Purchase Sign Based 10/05 08:53a #9076 NETFLIX.COM LOS GATOS CA 23279	16.79		
10/10	Debit Card Purchase 10/05 03:02p #9076 WALGREENS #13468 NEW CITY NY 23279	19.99		
10/10	Debit Card Purchase 10/05 #9076 MYSCHOOLACCT*LESSINGSF GREAT RIVER NY 23279	200.00		8,497.06
10/11	Debit PIN Purchase CVS/PHARMACY #10 10210-BARDONIA 00YUS05159	44.28		
10/11	Debit PIN Purchase WENDYS AUTO EXPRESS IN NANUET 00YUS07172	412.13		
10/11	Mobile Purchase Sign Based 10/09 09:58p #9076 Spotify USA New York NY 23283	10.99		
10/11	Debit Card Purchase 10/08 10:52a #9076 DUNKIN' MOBILE CANTON MA 23283	25.00		
10/11	Debit Card Purchase 10/05 07:24a #9076 DUNKIN' MOBILE CANTON MA 23280	25.00		
10/11	Check # 149	1,947.15		
10/11	Check # 150	4,476.00		1,556.51
10/12	Returned Insufficient Funds - Check # 150		4,476.00	6,032.51
10/13	Cash Withdrawal 10/13 03:32p #9076 Teller	1,500.00		4,532.51
10/16	Mobile Deposit		1,169.51	
10/16	Mobile Deposit		1,407.91	
10/16	Deposit 09:49a #9076 Teller	1,500.00		
10/16	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	120.14		8,489.79
10/17	ACH Electronic Debit Veolia Veolia 20003181510000	86.80		
10/17	ACH Electronic Debit PAYPAL INST XFER PPCR CC REPAYME	300.00		
10/17	ACH Electronic Debit FORD MOTOR CR FORDCREDIT 059774833	513.00		
10/17	Debit Card Purchase 10/13 02:06p #9076 GOOGLE *Google Storage 650-253-0000 CA 23287	2.16		
10/17	Debit Card Purchase 10/13 01:30p #9076 SOFT CLOTH CAR WASH PEARL RIVER NY 23287	45.41		
10/17	Debit Card Purchase 10/13 01:27p #9076 SOFT CLOTH CAR WASH PEARL RIVER NY 23287	94.67		
10/17	Debit Card Purchase 10/13 01:39p #9076 PEARLMONT CAR WASH PEARL RIVER NY 23287	110.28		
10/17	Check # 150	4,476.00		2,861.47
10/18	ACH Electronic Debit COMENITY PAY UR PHONE PYMT	27.00		
10/18	ACH Electronic Debit At Home DC SYF PAYMNT	40.00		
10/18	ACH Electronic Debit O & R UTILITIES ORU	71.34		
10/18	ACH Electronic Debit OPTIMUM 7873 CABLE PMNT	287.70		2,435.43
10/19	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	17.57		
10/19	Debit Card Purchase 10/17 10:40a #9076 SQ *ESCRIPIT360 NYC 877-417-4551 NY 23291	39.00		
10/19	Debit Card Purchase 10/17 05:04a #9076 HAND & STONE - NEW CIT CONGERS NY 23291	79.95		2,298.91
10/20	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	34.86		2,264.05
10/23	Mobile Deposit		1,407.91	
10/23	ACH Electronic Debit Veolia Veolia 20003181510000	70.30		
10/23	ACH Electronic Debit CAPITAL ONE PHONE PYMT	106.00		

**CHECKING ACTIVITY****Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
10/23	ACH Electronic Debit KOHL'S CHG PYMT	200.00		
10/23	Debit PIN Purchase BARDONIA PHARMACY NANUET	48.07		
10/23	Debit Card Purchase 10/18 09:22a #9076 SHELL OIL 57544048200 MONTVALE NJ 23293	46.68		3,200.91
10/24	ACH Electronic Debit COMENITY PAY II PHONE PYMT	97.09		
10/24	Debit Card Purchase 10/20 07:48a #9076 DUNKIN' MOBILE CANTON MA 23295	25.00		
10/24	Debit Card Purchase 10/20 01:02p #9076 SWP*PCB 877 247 4650 GARDEN CITY NY 23294	100.00		2,978.82
10/25	Debit PIN Purchase STP&SHPFUEL0596 N MAIN NEW CITY 00YUS00155	48.68		
10/25	Debit Card Purchase 10/23 03:21p #9076 INTERNAL MEDICINE OF R NEW CITY NY 23297	43.50		2,886.64
10/26	Debit Card Purchase 10/23 05:06p #9076 DUNKIN' MOBILE CANTON MA 23298	25.00		2,861.64
10/27	Mobile Purchase Sign Based 10/26 01:15a #9076 Disney Plus 8889057888 CA 23299	18.99		2,842.65
10/30	Mobile Deposit			1,169.51
10/30	Mobile Deposit			1,408.88
10/30	ACH Electronic Debit APPLECARD GS BANK PAYMENT 10843481	200.00		
10/30	ACH Electronic Debit PAYPAL CREDIT SYF PAYMNT	229.00		
10/30	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	24.57		
10/30	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	38.46		
10/30	Debit PIN Purchase STOP & SHOP 0596 180 N NEW CITY 00YUS07154	77.00		
10/30	Debit Card Purchase 10/26 10:29p #9076 Audible*111G83B3 8882835051 NJ 23300	14.95		4,837.06
10/31	Debit PIN Purchase CVS/PHARM 01030--280 S New City 00YUS07159	70.59		
10/31	Debit Card Purchase 10/27 03:09p #9076 SQ *DENISE'S MASTERPIE gosq.com NY 23301	20.00		4,746.47
	<b>Total Subtracted/Added</b>	<b>17,901.48</b>	<b>17,694.56</b>	

*All transaction times and dates reflected are based on Eastern Time.**Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.*